
Know how to build a good credit history- As a student you're beginning your financial life. Maintaining good credit can make financial life a lot easier. Credit score has a major impact on whether you'll get a credit card or a loan for a home, car, etc. It affects what your interest rates for your card or loan will be. Good credit history can help you get insurance and a home. Employers can review your credit history.

How to maintain good credit?

Make credit card/loan payments on time.
Pay more than minimum monthly payment on your credit card bill. Keep credit card balances low. Pay off your credit cards rather than moving debt from card to

Deposits are FDIC insured, which means your assets are safe up to 250,000 dollars, guaranteed by the United States federal government.

Bank of America



Student Banking- College planning assistance -
Checking, savings, and credit card - Online & Mobile Banking - Plenty of options to help secure students' financial future

Choose the type of CD that is best for you access your money before your CD matures

529 college savings plans from Merrill edge- was established by the federal government, revenue code to encourage families to save more money for college, Income tax free if withdrawals are used for qualified higher education



Checking Accounts

Core Checking-
Great for students
\$12 monthly fee
there will be no fee if
you complete the
following: Qualifying
deposit of \$250 or
more, keep a
balance of \$1500
and up, Student
under 23 can get a
waiver

Saving Accounts- Rewards
money market it's good if you
have high interest rate 0.03%
APY, minimum opening of \$25,
\$12 monthly fee you can wave
them if you keep a \$2500
balance, apply for rewards
program, limit numbers apply to
certain types of withdrawals

Regular- Basic account, 0.01%
APY on every balance, minimum
opening of \$25, \$5 monthly fee
and how you can wave the fee
Keep a \$300 balance, apply for
rewards program, Limit numbers
of different types of withdrawals
3 withdrawals transfers each
monthly cycle with no fee

Both FDIC Approved

Both accessible for online
banking